Worldcore

WHITE PAPER

HOW DID WE COME TO ICO AND WHY?



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INTRODUCTION: BRAVE NEW WORLD OF WORLDCORE

Sometimes choosing the right financial institution predetermines the success of the whole business. Knowing this, Worldcore does its best to provide the world-class payment solutions for both individuals and corporate customers.

TOMORROW, WORLDCORE WILL SHIFT TO BLOCKCHAIN. ICO GRANTS YOU A CHANCE TO MAKE MONEY TODAY. WRC TOKEN WILL BECOME YOUR PASS TO THE NEW WORLD – TO THE BRAVE NEW WORLD.

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WHY DO CUSTOMERS CHOOSE WORLDCORE?



Are you still looking for an ultimate payment solution and dreaming of a better financial future? A new era has come. Worldcore is the new name of the financial tomorrow.

ULTIMATE SECURITY

- PCI DSS Level 1 certificate;
- Extended Validation Green Bar SSL certificate;
- Biometric authentication (FaceKey and VoiceKey);
- SMS-authentication.

WELL-ESTABLISHED REGULATED COMPANY

- EU payment institution license issued by National Bank of Czech Republic;
- Office in Prague.

EXTENDED LIST OF SERVICES OFFERED

- Payment account with all features of traditional bank account;
- Cryptocurrency conversion services;
- Prepaid physical and virtual debit cards with fully-automated issuance;
- International money transfers to almost any Visa, MasterCard and UnionPay payment cards worldwide;
- Free internal transactions;
- Mass payments;
- Checkout solution for accepting payments on website with quick integration.

SOLUTIONS FOR E-COMMERCE

- Merchant processing;
- Wide range of ready shopping cart plugins.

WEBSITE

- User friendly interface;
- Multi-language website with over 10 languages;
- Concierge service;
- 24/5 Customer support.

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LICENSES, CERTIFICATES AND ACTIVITIES OF WORLDCORE

THE ACTIVITY OF WORLDCORE IS LICENSED BY THE NATIONAL BANK OF CZECH REPUBLIC AND MEETS ALL THE REQUIREMENTS SET FOR PAYMENT INSTITUTIONS.

- Services enabling cash withdrawals from a payment account as well as all the operations required for operating a payment account;
- Execution of payment transactions;
- Money remittance.



ACTIONS USUALLY SPEAK LOUDER THAN WORDS, WHICH IS ESPECIALLY TRUE FOR BUSINESS. WORLDCORE DOESN'T LIKE 'BIG WORDS' AND PREFERS TO ACT.

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WORLDCORE IS OPERATED BY EUPSPROVIDER S.R.O. SINCE JULY 2014. COMPANY IDENTIFICATION NUMBER: 02226987

Worldcore holds PCI DSS Level 1 certificate enabling the company not to only process all the card payments independently without using other financial institutions, but to also store all cardholder data of those transactions on its own servers.

Worldcore owns three registered trademarks in European Union: Worldcore®, VoiceKey® and

WORLDCORE IS A MEMBER OF EMERGING PAYMENTS ASSOCIATION

EMERGING PAYMENTS ASSOCIATION

THE ROAD MAP OF WORLDCORE ICO INTENDS FUTURE EXPANSION OF COMPANY ACTIVITIES TO BLOCKCHAIN



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WORLDCORE TEAM

WE ARE A TEAM OF HIGHLY QUALIFIED PROFESSIONALS WHO JOINED THEIR FORCES TO CREATE SOMETHING NEW, SOMETHING WORTHWHILE.

The Worldcore team is made of specialists working in development, back office, management and marketing, call center and compliance departments. We are Fintech & IT specialists, engineers, designers, legal and regulatory specialists, testers and other experts. Every day we work with clients, solve various problems and develop new technologies to let millions of people worldwide benefit from Worldcore payment solutions.

There are more than 40 persons working in all 5 departments of Worldcore and a number of people working as freelancers.

WE CALL OUR STAFF NOT 'THE EMPLOYEES' BUT 'THE CORE' OF OUR COMPANY.

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DEVELOPERS



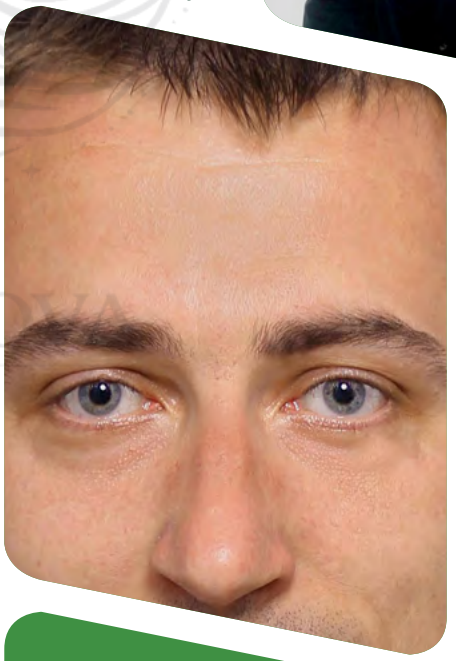




These people are probably the most important people in our team, the main force of Worldcore, its brain. Sometimes they work without respite to provide a service that can make our lives easier.

Development department of Worldcore is divided into several units, including web development, mobile apps, administration, design, layout design, testing and other subdivisions. Starting from 2016 the company has opened a new department dealing with blockchain technologies.







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MANAGEMENT

FINANCIAL TIMES

The CEO and founder of Worldcore, Alexey Nasonov, is the person who decided to combine an digital payment institution, a bank and an online service. He is not just any person standing behind Worldcore, but the one who made a great contribution to development of the Internet financial market. Alexey Nasonov was listed in the 2016 New Europe 100 list of changemakers in Central and Eastern Europe by Financial Times.



SEAN PATTERSON – Marketing and Public relations manager, Conference Speaker of Worldcore. A veteran of entrepreneurial organizations, Sean started his career with Apple, later moving on to other tech-focused projects at ETS, Tetra Pak, and Porsche. He has done some of his most innovative work at startups like Virtual Mobility Solutions, GenJuice, Ample Bay, Harper Architects, and others. He is passionate about getting great ideas funded; such was his work with the Thunderbird Angel Network.

THE COMPANY HAS ALSO OVER 20 PEOPLE ON DIFFERENT POSITIONS WHO DEAL WITH DESIGN, PRODUCTION, DEVELOPMENT, CUSTOMER SERVICE, COMPLIANCE, OPERATIONS, LEGAL DIRECTION AND OTHER ISSUES.

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ADVISORS

Although Worldcore unites all the best specialists in their areas, we constantly consult with the leading European lawyers. The company frequently registers trademarks and products for its business activity and stays in compliance with regularly updated regulations, so it is very important for us to run all the processes in accordance with the EU law.

In view of upcoming integration of blockchain technologies and holding of ICO, the specialists of Worldcore also seek the advice of AmbiSafe, a company pioneering cryptocurrency development since 2010.

Ambisafe



GENERAL PARTNERS



BITPAY

A payment gateway, processing payments in Bitcoins, world's biggest cryptocurrency. Being founded in 2011, BitPay became the leader of the market and holds its position.

BIOID (BIOID.COM)

The developer of biometrics authentication engine. Owing to this technology, customers can forget about passwords and use their faces to log into their Worldcore accounts.

VOICEIT

Another developer of biometrics authentication engine, providing technologies to enable Worldcore users to log into their accounts using their voice. The system recognizes its users even if their voices are changed due to illness. However, the fraudsters have no chances for cheating.

WAVE CREST HOLDINGS INC.

The company, issuing and maintaining Worldcore debit cards.

ARMOR.COM

PCI-compliant technical infrastructure, security advisor.

LANGMEIER & CO

Legal partner of Worldcore, providing local legal support in Prague, Czech Republic.

SOLAR COMMUNICATIONS GMBH

Solarcom.ch - technical maintenance and online security advisors, DDOS protection.

LAW&TRUST INTERNATIONAL

Lawstrust.com - ICO legal and compliance advisor, consulting services.

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WORLDCORE TARGET AUDIENCE

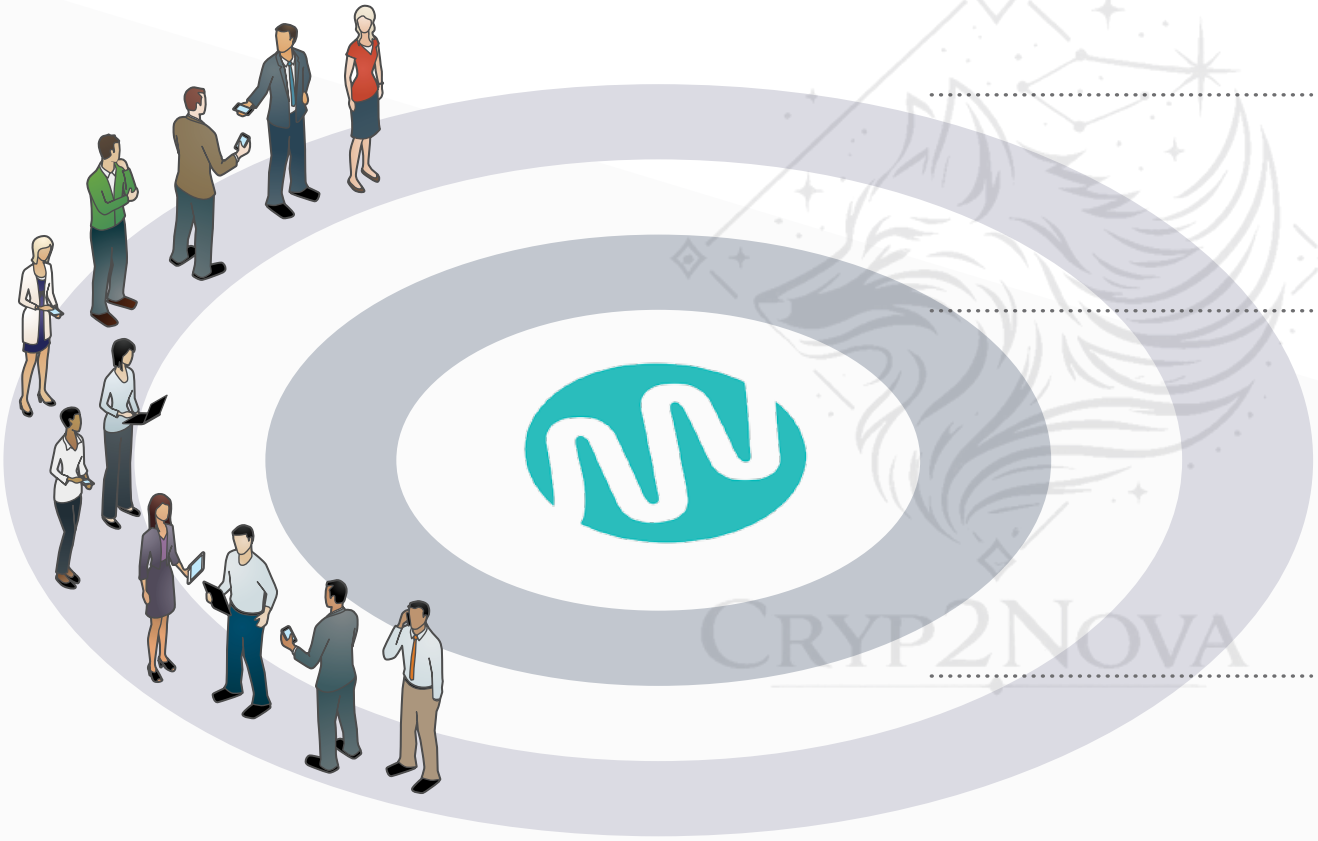
Combining best features of a bank, online payment system and card payment gateway, Worldcore offers a wide range of financial services for those who really know what the freedom of financial activity means. Being registered in Europe and holding the license issued by Czech National Bank, Worldcore is mainly used by people of the European Union. However, a growing popularity and exceptional payment solutions offered by Worldcore made the company famous outside the EU.



WORLDCORE PAYMENT ACCOUNT MAY BE USED FOR BUSINESS, PERSONAL OR E-COMMERCE PURPOSES.

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WHO ARE THE CUSTOMERS OF WORLDCORE?



FREELANCERS

can accept payments from clients worldwide without worrying about details.

BIG COMPANIES

can do business and get all types of payments with Worldcore. The use of a Worldcore account significantly simplifies payout processes, so that companies can make transfers to suppliers and partners, pay salaries, make rent payments, pay taxes, etc.

FUNDRAISERS

can get donations from people without any limitations. A wide array of payment options increases the chances of reaching a target amount.

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ONLINE SHOPS AND RETAILERS

can benefit from payments by cards, bank transfers and cryptocurrency

ONLINE MARKETPLACES

can offer more depositing/withdrawal options to their customers.

COMMON PEOPLE

who want to send money to their relatives, friends and loved ones without any limitations.

ALL KINDS OF SMALL BUSINESSES

like translation services, travel agencies, HR consultants, advertising companies, software developers, etc, selling their services worldwide.



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THE NUMBER OF OUR CLIENTS CONSTANTLY GROWS, CURRENTLY EXCEEDING 25,000 PEOPLE. THIS MOTIVATES US TO FURTHER DEVELOP AND EXPAND OUR GLOBAL COVERAGE.

We are working hard to make the use of Worldcore convenient, and, in addition to new services, we try to improve our performance. Understanding the importance of language comprehension, we have translated our website into more than 10 most popular languages. The localization process still continues.

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WORLDCORE
PRODUCT PORTFOLIO

Worldcore has an innovative approach to business and careful treatment of any customer, whether you are a large industrial giant or a newbie freelancer who is just starting to pursue a career.

Product line of Worldcore includes:

- Payment Account for bank transfers;
- Worldcore prepaid debit card;
- Worldcore prepaid virtual card;
- Mass (batch) payments;
- PayAnyCard (Card loading with cryptocurrencies);
- Smart Invoicing;
- Checkout for merchants (SCI);
- API for automated payouts;
- Solutions for crypto community;
- Affiliate program;

Worldcore is making an attempt to become one of the first digital financial institutions that is ready to integrate usual financial products into the blockchain sector of economy. Regardless of whether you are working with bank transfers, plastic cards or cryptocurrencies, you can manage everything through a Worldcore account.



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Worldcore ICO will help us to extend our product portfolio by adding blockchain products. If WRC tokens are sold out, our product portfolio will be supplemented by the following products:

Brokerage platform for blockchain assets trading.

Blockchain-based cash money transfer platform for easy and instant conversion of cryptocurrencies into cash and vice versa in 1000+ of pickup points internationally including all Worldcore offices.

UK-regulated Blockchain-powered P2P lending platform.



WILL THESE PLANS BE IMPLEMENTED? EVERYTHING DEPENDS ON YOU!

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MULTI-CURRENCY PAYMENT ACCOUNT FOR BANK TRANSFERS

WORLDCORE ACCOUNT WILL BE A GOOD SOLUTION FOR THOSE WHO DO NOT HAVE BANK ACCOUNTS.

Sounds very convenient, doesn't it? And it becomes even more convenient with a new option - enabling you to manage your cryptocurrencies in the same account.

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KEY ADVANTAGES OF MULTI-CURRENCY PAYMENT ACCOUNT:

- Fully remote opening of multi-currency account.
- No setup fees and no monthly maintenance fees.
- No limits for transactions.
- A complete alternative to traditional current bank account.
- 0% commission for bank transfer funding.
- Entirely electronic application process and the same-day approval.



Case1

In practice, using a Worldcore account, you will understand how easy it is to accept bank transfers without having a bank account. Your profit can always be withdrawn to a debit card, then spent in the nearest shop or withdrawn at ATM with an industry-leading daily withdrawal limit of 4,000 euros.

Case2

Work with your partners around the world in different currencies. Accept payments by different ways and in different currencies and send bank transfers in other currencies.

Case 3

Forget about the world borders. Make a deposit into your Worldcore account from your bank account in any country with a 0% commission. You can also withdraw funds while being anywhere in the world or simply withdraw to your Worldcore® Ultimate MasterCard® within seconds.

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WORLDCORE PREPAID DEBIT CARD



IT IS WORLDCORE PREPAID DEBIT CARD FOR ULTIMATE PAYMENT EXPERIENCE WITH A CARD.

The advent of Worldcore prepaid debit card has marked the dawn of a new era, when online service and work with money became a reality with no limitations.

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KEY ADVANTAGES OF PREPAID DEBIT CARD:

- Cost-effective instant payout solution.
- 5-day delivery by DHL.
- Daily ATM withdrawal limit of 4,000 Euros or equivalent.
- USD, EUR, GBP currencies.
- Just 2.25 Euros per ATM withdrawal.
- Instant crediting from Worldcore payment account.
- Loadable with bank transfers.
- ATM withdrawal limit of 1,000 Euros per transaction or equivalent.

Case1

Send salaries to Worldcore debit cards, issued for each employee. At the same time, you do not need to make separate payments and waste your precious time. Spend just 3 minutes to make a mass payment, and just in a few seconds your employees will be able to withdraw their money from the ATM next to their house.

Case2

Receive cryptocurrency payments and withdraw money to your card. Use your card to pay in any store or to withdraw cash.

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WORLDCORE®
VIRTUAL DEBIT CARD



WE DID A SIMPLE THING – WE CREATED A VIRTUAL CARD THAT CAN BE RELOADED AS A REAL PLASTIC CARD. THIS ENABLES YOU TO LINK IT TO CARDS IN STORES AND SIMPLIFIES ONLINE SHOPPING.

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KEY ADVANTAGES OF WORLDCORE® VIRTUAL DEBIT CARD:

- Instant issuance.
- Reloadable and valid for 3 years.
- Multi-currency transactions.
- Safe online payments with 3D Secure.
- Cost-effective instant payout solution.
- Instant funding from Worldcore payment account.
- Maximum balance of 20,000 US Dollars or Euros.
- Unlimited number of cards can be issued.

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Case1

You need to make a purchase in an online store that accepts cards only (they have never heard of cryptocurrencies, e-currencies and other payment options). You do not have time to apply for and receive a plastic card. Just log into your Worldcore account, get your virtual card within seconds, load it and start shopping!

Case2

You went on vacation and did not take anything with you except the login and password to your Worldcore account. Then you decided to buy something online. All you need is to go to your Worldcore account, get your virtual card details and pay for needed services or goods.

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MASS (BATCH) PAYMENTS

THIS PRODUCT SHOWS HOW TO SAVE TIME.

After all, you do not need to send many transfers, you need to create one batch file, upload it to your Worldcore account, and start sending mass payments. Processing will take just a few seconds.

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KEY ADVANTAGES OF MASS (BATCH) PAYMENTS:

- 0% fee for transfers to other Worldcore accounts.
- Payouts to Worldcore prepaid debit cards.
- Payouts to bank accounts.
- Multi-currencies transfers.
- Uploading list of contacts in .xls or .csv format.
- Payouts to almost any Visa/Mastercard/UnionPay payment cards internationally.
- No limits for transactions.
- User-friendly and simple interface.
- Universal way to pay salaries and make affiliate payouts.
- 24/5 support.



Case1

You have a few dozen of employees and only 1 hour before the end of your working day. Previously you were able to complete just a few transactions within an hour. But now, thanks to Mass payments option, you can manage to do everything just on time. You need to spend just 10 minutes to create a spreadsheet document, following the example, upload it to mass payments section and get all the transactions processed within seconds. What to do during the other quarter of an hour? It's up to you! Worldcore gives you free time and pleasure of working with funds.

Case2

Every month you have to make some routine payments for the same services and the same amount. Now you can upload a batch file once a month and save time by making mass payments.

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WHAT IF YOU COULD SEND CRYPTOCURRENCY TO ALMOST ANY PAYMENT CARD? WE MAKE IT REAL!



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PAYANYCARD FOR CRYPTOCURRENCY COMMUNITY

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KEY ADVANTAGES OF PAYANYCARD FOR CRYPTOCURRENCY COMMUNITY:

- No registration required.
- Up to 500 USD or EUR per transaction with no limit of transactions.
- No need to install any additional software.
- Instant processing and settlement within 1-3 working days.



Case1

You have Bitcoin, but you need to send some money to your grandmother, who only has a credit or debit card used to withdraw her pension. Do it within seconds with Worldcore's PayAnyCard option.

Case2

You need to make a payment to some freelancer from a country with cryptocurrency restrictions. Use the functionality of PayAnyCard and send your money instantly to his/her card.

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CREDIT ANY VISA/ MASTERCARD/ UNIONPAY PAYMENT CARD WORLDWIDE

It is a unique service enabling account holders to send payments to any payment cards in most of countries. Do you have money in your Worldcore account? You can make a transfer to any person worldwide from the comfort of your home. Spend just a few minutes to get the transfer completed by just filling a quick form.

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KEY ADVANTAGES OF PAYMENTS TO ANY VISA/MASTERCARD/UNIONPAY:

- Unlimited number of transfers.
- Limit per transaction: 5,000 EUR/USD.
- Cost-effective payout solution with a fee of just 2% + €6/$6 depending on transaction currency.
- Payments to any Visa/Mastercard/UnionPay cards issued by any bank in more than 150 countries.

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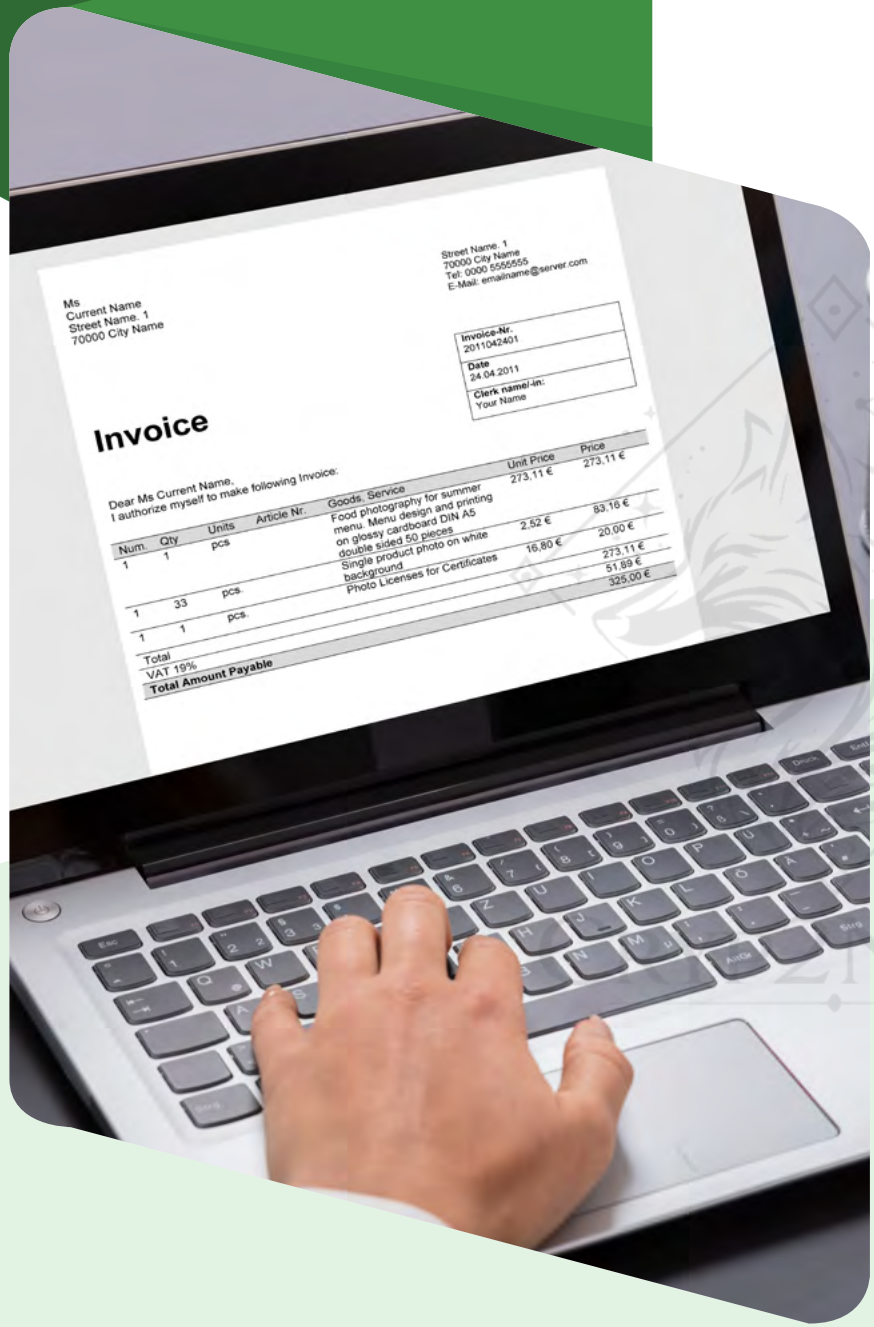
Case1

Working with counterparties will become easier if you tell them that you can accept payments to any card, issued by Visa, MasterCard or UnionPay.

Case2

Your customers prefer paying by bank transfers and you pay wages to your employees to their cards. Use Worldcore to manage your payments. Do not forget about the Mass payments to save your time.

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SMART INVOICING

It happens that after successfully ended negotiations you have only one obstacle to receive your payment, and it is a well-written official invoice. Worldcore enables you to create invoices with just a few clicks. The system can save your invoices and even automatically reissue without your participation, if necessary. All you need to complete setup of recurring invoices is to set the frequency.

YOU CAN SEND YOUR INVOICE TO ANY PERSON, WHICH WILL BE RECEIVED AS A LINK. FOLLOWING THE LINK THAT PERSON CAN VIEW INVOICE AND MAKE A PAYMENT DIRECTLY THROUGH WORLDCORE WITH ALL ACCEPTED PAYMENT OPTIONS.

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KEY ADVANTAGES OF SMART INVOICING:

- Free of charge.
- Fastest way to create a substantial invoice for your business.
- Generated invoice can be downloaded as pdf file, or sent to an e-mail or a mobile phone.
- All the invoices are kept in one place and can be easily sorted when needed.
- Takes just 5 minutes to create a well-organized invoice.
- Includes such parameters as advance payment, discount, shipment and tax.
- System notifies of the payments made under the invoices issued.
- Includes payment gateways for payments and enables the invoice recipient to settle payment by card, bank transfer or by e-currency, even if he/she is not registered in Worldcore system.

Case1

You are a service provider and you constantly need to issue invoices. Set up an automatic invoicing at certain periods and get paid regularly, without troubling yourself with doing each one by hand.

Case2

Your contractors want to send you a bank transfer but you have neither bank account nor invoice. Create your invoices and send them by email. The recipients will follow the link and find a well-prepared invoice with Worldcore's bank details and details of payment containing the invoice number. After receiving the payment, we will identify it by this reference and credit it to your account. At the same time your invoice will be marked as "Completed".

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CHECKOUT FOR MERCHANTS (SCI)

THIS FINANCIAL PRODUCT WILL HELP YOU START ACCEPTING PAYMENTS ON YOUR WEBSITE.



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KEY ADVANTAGES OF CHECKOUT FOR MERCHANTS (SCI):

- User-friendly and simple interface.
- No need for multiple integrations.
- Ability to send invoices to your customers.
- Your customers can pay with any available payment option which they prefer.
- Convenient bookkeeping options.
- Designed to accept payments by payment cards, bank transfers, e-currency and cryptocurrency.



Case1

You have a small local online shop created with Joomla. Some of your customers prefer to pay with a payment card, and some use cryptocurrency. Install Worldcore's Joomla module and start accepting payments for your goods right away.

Case2

You sell some expensive goods and your customers prefer to pay with bank transfers. You don't have a bank account, but you have a computer and the Internet. Enjoy merchant processing by Worldcore for accepting any bank transfers.

Case2

You want to become a progressive online shop and accept Bitcoin, Ethereum, etc. At the same time, most of your customers prefer using conservative payment methods, such as credit/debit cards. Worldcore's merchant processing will help you to satisfy everyone.

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POWERFUL API FOR PAYOUTS AUTOMATION

IF YOU WANT TO AUTOMATE YOUR PAYOUTS, WORLDCORE API IS EXACTLY WHAT YOU NEED.



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KEY ADVANTAGES OF POWERFUL API FOR PAYOUTS AUTOMATION:

- Quick and easy integration.
- Full assistance with setup.
- Perfect for mass payments.
- Completely secure.
- Over 10 CMS modules for immediate integration.
- Automates payouts, gives access to payment history and fetching account balances.



Case1

Once a day your CRM system generates a report and you need to get information on your payment history. Connect it with Worldcore API and get everything done.

Case2

When receiving an invoice, you need to automatically send payments. Your developers will easily write a script that will start sending payments via Worldcore.

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AFFILIATE PROGRAM

YOU DON'T NEED TO BE THE BOARD OF DIRECTORS MEMBER TO START EARNING WITH WORLDCORE. YOU DON'T EVEN NEED TO BUY WRC TOKENS TO GET WORLDCORE REVENUE SHARE. JUST BECOME OUR PARTNER.

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KEY ADVANTAGES OF AFFILIATE PROGRAM:

- You can earn 20% of service revenue for corporate accounts.
- Get paid per action option to earn money by sharing information about Worldcore.
- Earnings are withdrawable to bank account or cryptocurrency wallet.
- Custom conditions for high-volume affiliates and introducers.
- Available both for individual and for corporate affiliates.
- You can earn 15% of service revenue for each individual client attracted.
- Ready content to be shared with your referral link embedded.
- The money earned is automatically deposited into your Affiliate Balance.



Case1

You have a blog and you regularly write articles to make money on contextual ads. In addition to these earnings you will also receive a bonus from Worldcore for promoting payment products.

Case2

You are a consulting agency with a great number of customers who is looking for some or all of the services which they can get by joining Worldcore. Suggest that they should open an account with Worldcore and start using it the same day. Your customers will get excellent service for their businesses, and you will get a lifetime earnings based on revenue share through Worldcore “Enroll client” functionality.

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SECURITY AND TECHNOLOGIES

Before its launch in 2015 the company has spent several years to study the latest security technologies and the tools, used by other similar financial institutions. Finally, the specialists of Worldcore have developed a unique algorithm that united all the best world practices and ensured absolute safety of the system.

Worldcore also provides a complete package of authentication solutions for its customers, including several biometric security options and classic two-factor authentication via SMS.

As part of 'Know Your Client" policy Worldcore is very sensitive to verification process. Also, all transactions and accounts are constantly monitored for suspicious activity with our internal Anti-Fraud monitoring engine.

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PROTECTION OF CUSTOMERS' ACCOUNTS

Although all clients normally secure their accounts themselves, we offer a wide range of tools to protect access to your account.



VoiceKey

VOICEKEY

It is a security instrument that authenticates customers by their voice. The system is very sensitive and can identify people even if their voice changes due to illness. To enable this option the users are offered to make 3 voiceprints which are used by the system as a sample.

FaceKey

FACEKEY

It is a biometric authentication option that recognizes users by their faces. The system makes 3 shots that are carefully kept within the database and are used for face recognition while accessing an account to authenticate customers. Unlike the similar instruments used by other systems, FaceKey is very sensitive and cannot be cheated with photos instead of a real face because of developed face liveness detection system.

PCI DSS COMPLIANT

WORLDCORE IS PCI DSS LEVEL 1 COMPLIANT SERVICE PROVIDER, THAT'S ONE OF THE HIGHEST SIGNS OF SECURITY AND TRUST IN FINANCIAL SERVICES INDUSTRY.

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FINGERPRINT

It is one of the most preferred authentication options all over the world. *Available in mobile apps.

ONE-TIME PIN

PIN-codes to e-mail for transfer confirmation

SMS-PIN

It is also available for confirming transactions.

LIKE NO ONE ELSE, WORLDCORE UNDERSTANDS THAT IN THE 21ST CENTURY SECURITY SHOULD NOT ONLY BE EFFECTIVE BUT CONVENIENT AS WELL SO WE OFFER WIDE SELECTION OF OPTIONS ON YOUR CHOICE.



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ANTI-FRAUD MEASURES

Worldcore has developed a scoring system for assessing suspicious activity in every account. Transparency of transactions is only a part of this system. During the monitoring, more than 10 measures are taken.

THE BASIS OF THE ANTIFRAUD POLICY IS::

Our Compliance department constantly monitors all the activity in accounts.

Commitment to KYC policy that allows the KYC department to learn more about its customers and prevent possible fraudulent transactions.

We highly appreciate trust of our customers and work hard to justify your faith in us. We are ready to work 25 hours a day and 8 days a week to provide the excellent service and surpass all your expectations.



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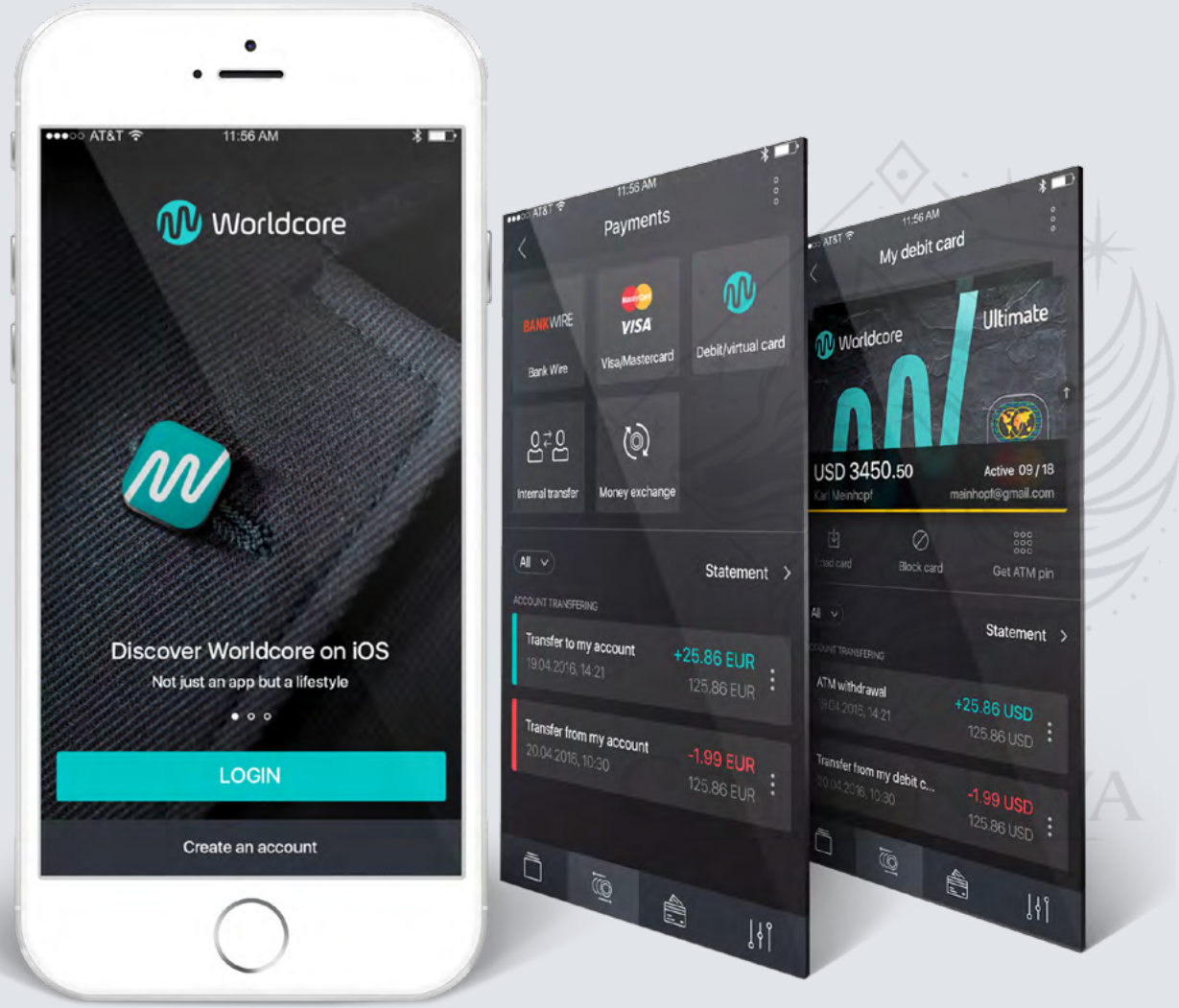
WORLDCORE PLATFORMS

As an innovative company Worldcore understands that being successful means always keeping a finger on the pulse, and offers its customers a wide range of platforms to stay on top of any situation anywhere in the world.

Along with the conventional desktop version the users can take advantage of mobile versions. Currently our developers work hard on the Apps for Android and iOS-based devices. The Apps will mirror full functionality of desktop version.



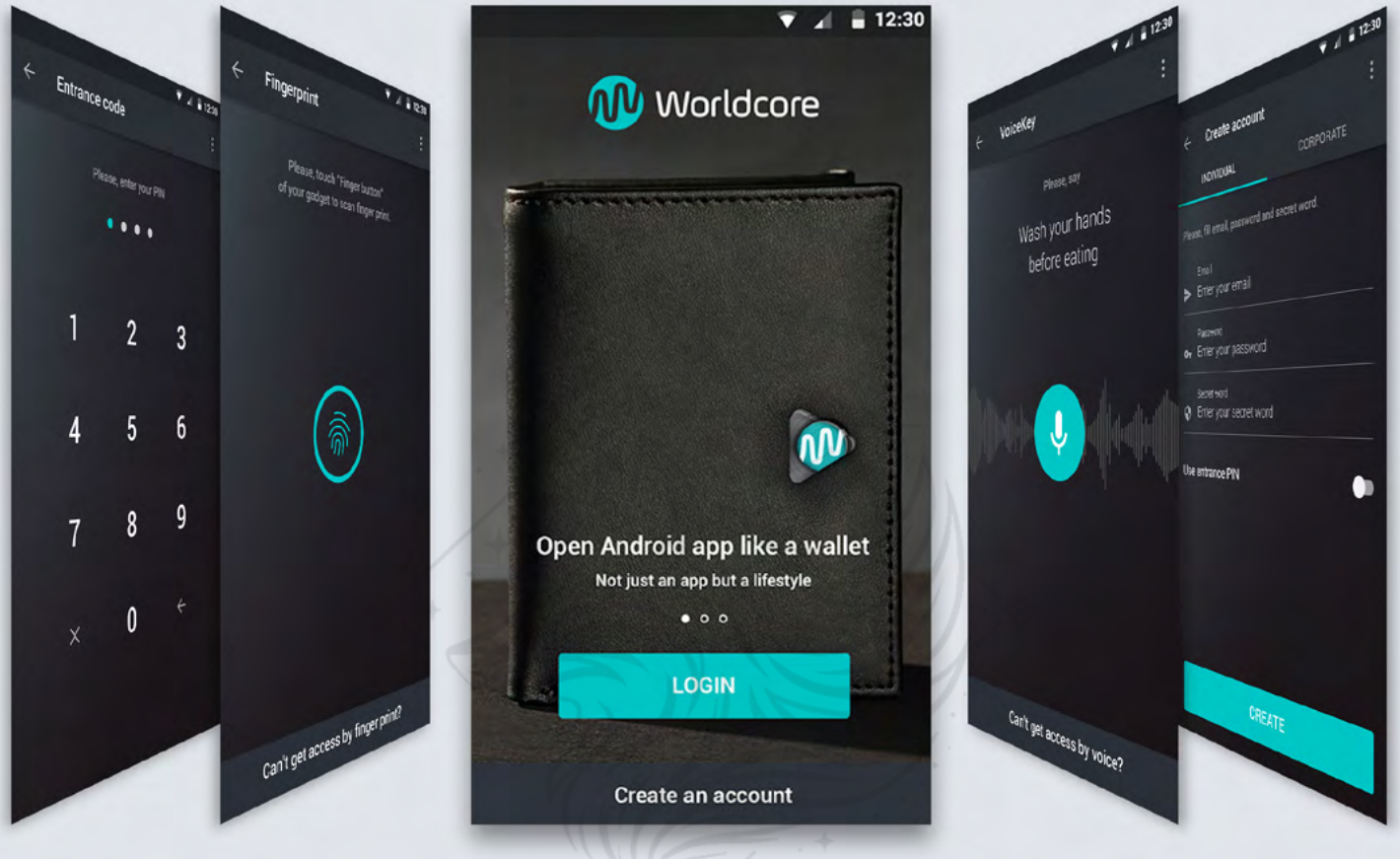
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LIKE THE DESKTOP VERSION, WORLDCORE MOBILE APP OFFERS:

- View balances and statements.
- Make instant transfers within the system.
- Send and receive bank transfers.
- Order plastic and virtual cards.
- Cryptocurrency funding.
- Make transfers to any Visa/Mastercard/ UnionPay cards.
- Top-up mobile phones in over 170 countries.
- Load Worldcore debit card(s).
- Manage security settings.

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WORLDCORE MOBILE APPLICATION OFFERS 4 DIFFERENT ACCESS OPTIONS, WHICH DISTINGUISHES IT FAVOURABLY FROM OTHER COMPANIES. THEY ARE AS FOLLOWS: VOICEKEY, FACEKEY, FINGERPRINTS, ACCESS WITH PASSWORD.

Also application enables users to generate a special payment QR code, which can be later sent to e-mails and messengers of the recipients to get payment.

Worldcore is one of the most technology-intensive and trusted payment processors in Europe. As such we never put our credibility on the line. All platforms are thoroughly tested before their official launch. As of mid August, 2017 the mobile Apps are 75% complete. Expected release date is the end of October.

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MARKETING ACTIVITIES

IT IS VITAL TO INCREASE RECOGNITION OF WORLDCORE AND SUPPORT ITS POPULARITY. OUR MARKETING TEAM USES ALL MEDIA CHANNELS TO ATTRACT MORE USERS AND TO BUILD BRAND AWARENESS. ONLINE MARKETING, MASS MEDIA, SMM AND ACTIVE PARTICIPATION IN ALL KINDS OF FINTECH EVENTS IN EUROPEAN UNION MAKE TODAY'S WORLDCORE.

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Being a socially active company, Worldcore constantly tries to be closer to people and to support various events. Currently the company is holding negotiations to sponsor golf federation of Czech Republic. In the future Worldcore plans to expand its sponsorship activity and support other sports and events, such as hockey, racing or football games.

FOR US ADVERTISING IS NOT A LUXURY OR FORM OF SELF-EXPRESSION, IT'S A WAY TO SAY THAT WE HAVE SOMETHING TO OFFER.

THE ADVERTISING BUDGET OF WORLDCORE EXCEEDS 600,000.00 EUROS PER YEAR.

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ONLINE MARKETING

The advertising strategy of Worldcore's online marketing includes many various activities aimed at building brand recognition and promotion of specific products of the company.

ADVERTISING ON YOUTUBE

During 2016 - 2017 Worldcore has carried out a number of ad campaigns to promote the following products:

- Worldcore prepaid debit card.
- Worldcore prepaid virtual card.
- Worldcore® VoiceKey.
- Worldcore® FaceKey.
- Worldcore Mass Payments.

VIDEO ADVERTISING OF WORLDCORE HAS MILLIONS OF VIEWS.

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ADVERTISING THROUGH GOOGLE ADWORDS

Starting from 2015 Worldcore is using banner and contextual advertising through Google Adwords. The company uses Adwords to promote its main payment products, such as a Worldcore payment account and Worldcore® Prepaid Debit Card.

As a result of this campaign the banners of Worldcore are displayed on the websites of Bloomberg, Forbes, Tech Crunch, Market Watch, Venture Beat, Business Insider, Google Finance, Yahoo Finance, Investing.com, Wired, etc.



SMM

Worldcore knows its target audience, and that's why it carries out the targeted advertising campaigns on FaceBook, Twitter and LinkedIn. Forming a large package of specific targeting ads, we try to start a dialogue with all audiences.

Holding of ICO and redirection of development course towards the blockchain industry introduces the company to new communication channels - advertising at the blockchain resources.

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MASS MEDIA PROMOTION

ONCE, THE CMO OF WORLDCORE SAID THAT AFTER A CONFERENCE HE MET A MAN WHO CAME TO LISTEN TO HIS SPEECH ONLY BECAUSE OF STATEMENTS ABOUT WORLDCORE. INDEED, THEY TALK ABOUT US IN THE FINTECH COMMUNITY, BUT THEY WRITE ABOUT US EVEN MORE.

PRESS RELEASES OF THE COMPANY CAN BE FOUND ON THE PAGES OF THE PAYPERS, LET'S TALK PAYMENTS, PAYMENT EYE, BNE INTELLINEWS, BUSINESS WIRE, PR NEWSWIRE, FINANCE MAGNATES, FINTECH FINANCE, ETC.

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One of the major publications in 2016 was the mention of the founder of Worldcore in Financial Times. In that article, Alex Nasonov, CEO and Founder of Worldcore, was included in the annual ranking of the New Europe 100 list of changemakers in Central and Eastern Europe by the Financial Times.

Representatives of mass media also presented Worldcore with an award. In 2016, Worldcore won “Best Fintech Newcomer” in “Banking Award 2016” by Business News Europe.

Today, Worldcore is still open to dialogue with all media; the company tries to engage in dialogue with the fintech markets found on the pages of the world press.

CENTRAL EUROPEAN STARTUP AWARDS
FINALIST



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PARTICIPATION IN EXHIBITIONS AND CONFERENCES

The company actively participates in all significant events of the Fintech industry, including exhibitions and conferences, where anyone can learn more about the company,its activities, and new services and technologies launched.

Worldcore not only participates in exhibitions and conferences but also sponsors them.

As a sponsor, Worldcore participated in such events as the Finovate Europe, Money2020 Europe, European Fintech Awards and Phoenix Fintech Awards.

The Fintech community knows Worldcore as an active participant in various events devoted to development of the Fintech industry.

Our company is trying to introduce its new payment products and technologies at these events. We were the first company at Finovate to announce the launch of VoiceKey and FaceKey, new authentication methods for accessing accounts. In the summer of 2017 Worldcore has introduced its Smart Invoicing service for business customers. By making our announcements, we try to not only be the first, but to be the engine that drives the Fintech industry forward.



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HOW DOES WORLDCORE GENERATE PROFIT?

- Currency exchange services.
- Recharge mobile phones in over 170 countries.
- International money transfers to any Visa/MasterCard/ UnionPay cards.
- Cryptocurrency transfers to deposit into a Worldcore account or withdraw from it.
- Bank transfers. We charge fee for depositing into a Worldcore account with a third party wire transfer and for withdrawals to a bank .
- Plastic and virtual cards. Any transactions with plastic and virtual cards of Worldcore are subject to fee, including card .



Profit for Worldcore is not a source of wealth, but a business development stimulator. We try to form our commissions in such a way that people can comfortably use the financial product and at the same time understand what they are paying for.

It is necessary to note that despite the fact that Worldcore fees are fixed, the company offers exceptional conditions, including reduction in pricing for the companies with a monthly transaction volume exceeding €500,000.

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FEE SUMMARY:

- Accepting bank transfer from third party:
  1.75%
- Debit card issuance:
  20 USD / 20 EUR
- Debit card DHL delivery:
  75 USD / 70 EUR
- Debit card top-up:
  0.99 USD / 0.99 EUR
- International money transfers to any Visa/ MasterCard UnionPay credit and debit cards:
  6 USD +2% / 6 EUR+2%

More detailed information is available in the Fees section at Worldcore.eu/Public/Fees

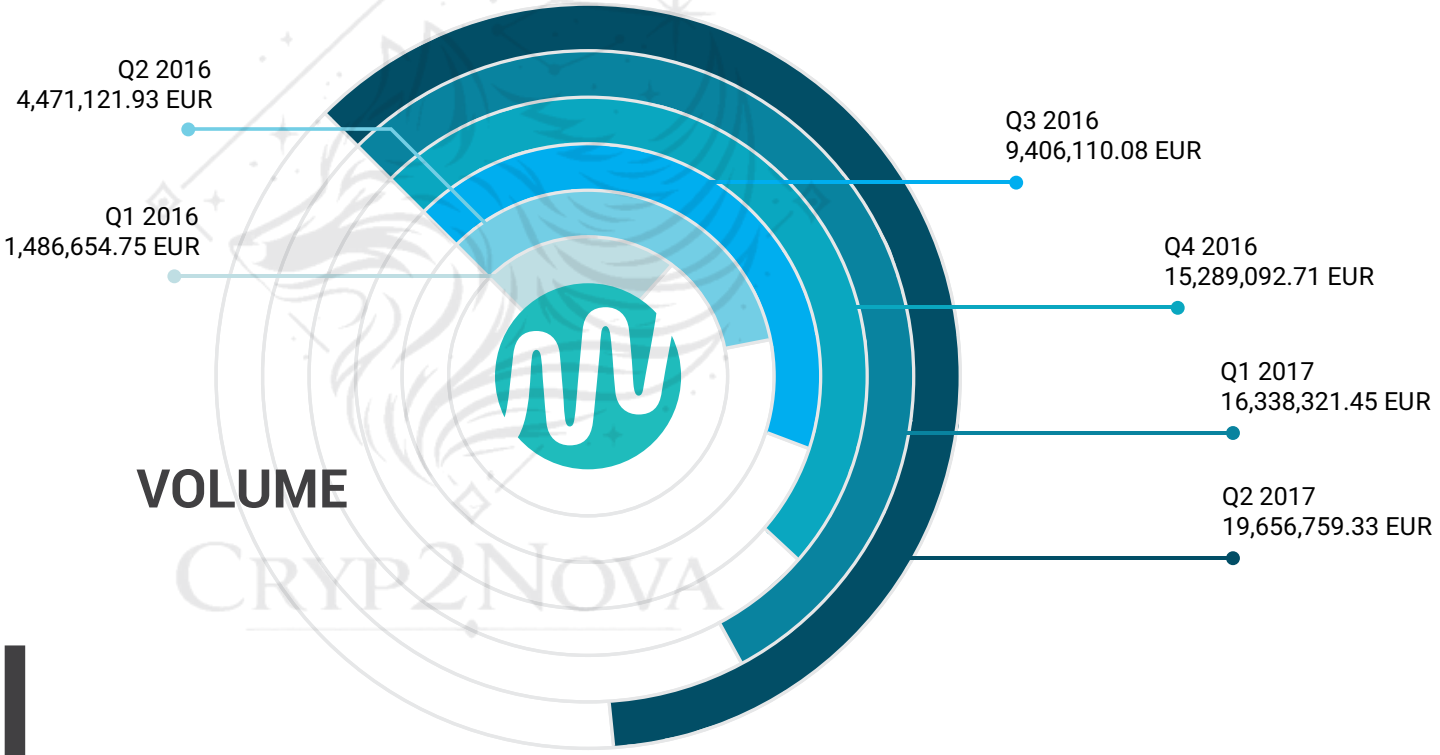


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We do our best to disclose the maximum number of financial indicators to public. We let the potential ICO participants to evaluate the development of Worldcore and observe the quaryerly reveniue statistics.



STATISTICS OF PROFIT & VOLUME (2016-2017)

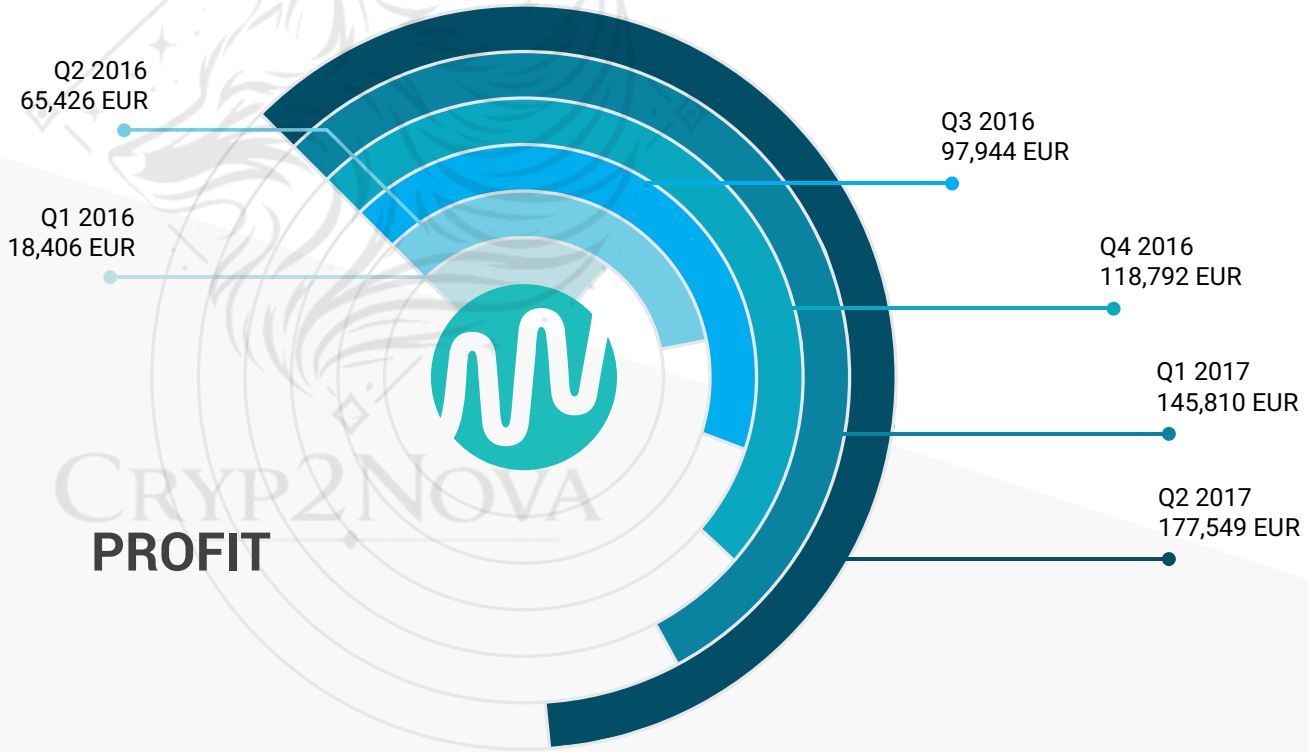


FINANCIAL HIGHLIGHTS 2016-2017

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As they say, the non-financier sees plain figures, the financier - dynamics of growth. Obviously the ICO and new payment solutions designed for crypto community will accelerate growth of transaction volume and profit. What will be the figures? As early as March 31, 2019, we will all know not only the profit of Worldcore for the past year, but also the part of company's net profit paid to WRC token holders. Profit for 2017 fiscal year won't be paid because ICO roadmap will be started closer to the end of 2017 and will include investments in company's development.



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LOOKING AHEAD

Though being a successful company, Worldcore is always on the quest to find new ways to improve. A team at Worldcore constantly studies the market, analyzes people's needs and keeps abreast in technology developments.

Currently, the company works to improve mobile applications, since most customers prefer not to lose control over their accounts even for a moment.

Another prospective direction for development is the blockchain industry. As of today it is the most rapidly developing sector that ensures safety, transparency and effectiveness in financial operations. The biggest banks in the world choose this way of development to offer more competitive services. Transformation into blockchain will get Worldcore to the next level and provide new opportunities to all of its customers, ensuring better service.



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THE OTHER PLANS OF WORLDCORE INCLUDE:

- Membership in SWIFT, SEPA, VISA, MASTERCARD, CHINA UNIONPAY, JCB, AMERICAN EXPRESS;
- Launch of branded and co-branded prepaid debit cards for enterprises;
- Dedicated IBAN for each account;
- Opening 10 more offices in EU countries;
- Launch of Worldcore-branded market-leading brokerage platform for blockchain assets trading;
- Launch of WorldcoreTV - the world's first 24/7 hybrid of a TV channel and digital media focused on Fintech & BlockChain industries with online and international 24/7 broadcasting through Satellite and IPTV;
- Setting up WorldcoreTV advertising marketplace on an auction basis to efficiently monetize WorldcoreTV;
- Transformation of Worldcore infrastructure into blockchain technologies;



- Launch of a Blockchain-based cash money transfer platform for easy and instant conversion of cryptocurrencies;
- Global transformation into a Swiss bank with revolutionary investment, loan and payment products;
- Sponsorship of world-famous football and hockey teams and racing championships.

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BY SETTING LOFTY GOALS WE GO HIGHER; BY ACHIEVING THESE GOALS WE BECOME STRONGER.

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HOLDING OF ICO

WHAT IS A DREAM? IT IS SOMETHING THAT WE WANT TO HAVE BUT CANNOT DUE TO SOME CIRCUMSTANCES. WHAT IS A GOAL? IT IS A DREAM THAT CAN BE ACHIEVED.

We at Worldcore do not have dreams. We set goals. Our current goal is ICO, which will enable us to reach the upper stage of our development and boost the growth of the company. If we succeed, we will be able to put into life everything we have planned out for years. In other words, ICO is the door that leads to a better future.



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WHAT IS ICO?

ICO, Initial Coin Offering, is an event held by Worlccore to raise funds for its further development and accelerated growth. The main idea is to raise money for the project by selling a part of the project's cryptocurrency, called tokens, to investors and people who believe in the project. After ICO is completed, the tokens will become available for public trading at a price higher than ICO price with active growth based on statistics and completed steps.

WHAT IS A TOKEN?

It is a smart contract that entitles its owner to receive profit from Worldcore. It's a special file, an analogue of a share, that you can store, sell on exchanges to other traders when there is a surge in token price, or simply receive revenue share once a year.

HOW WILL THE PROFITS BE PAID TO INVESTORS?

30% of company profit will be distributed to all token holders. Each holder receives an amount in proportion to the number of tokens purchased. Payments will be made to Ethereum cryptocurrency wallets.

TRANSPARENCY

Access to reports is determined by the number of initially purchased tokens. The investors, owning the tokens valued at over USD 50,000, have access to special investor's area of Worldcore.



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KEY POINTS



KEY POINTS OF UPCOMING ICO:

- Date:
  October 2, 2017 (presale) / October 14, 2017 (crowdsale)
- Symbol:
  WRC
- Token price:
  0.10 USD
- Total supply:
  1,000,000,000 (one billion) tokens
- Revenue share:
  30% of annual profit
- Payable date:
  on March 31 of each year
- All unsold tokens will be destroyed
- Financial reports will be audited by Ernst&Young which currently provides audit and business valuation services for Worldcore

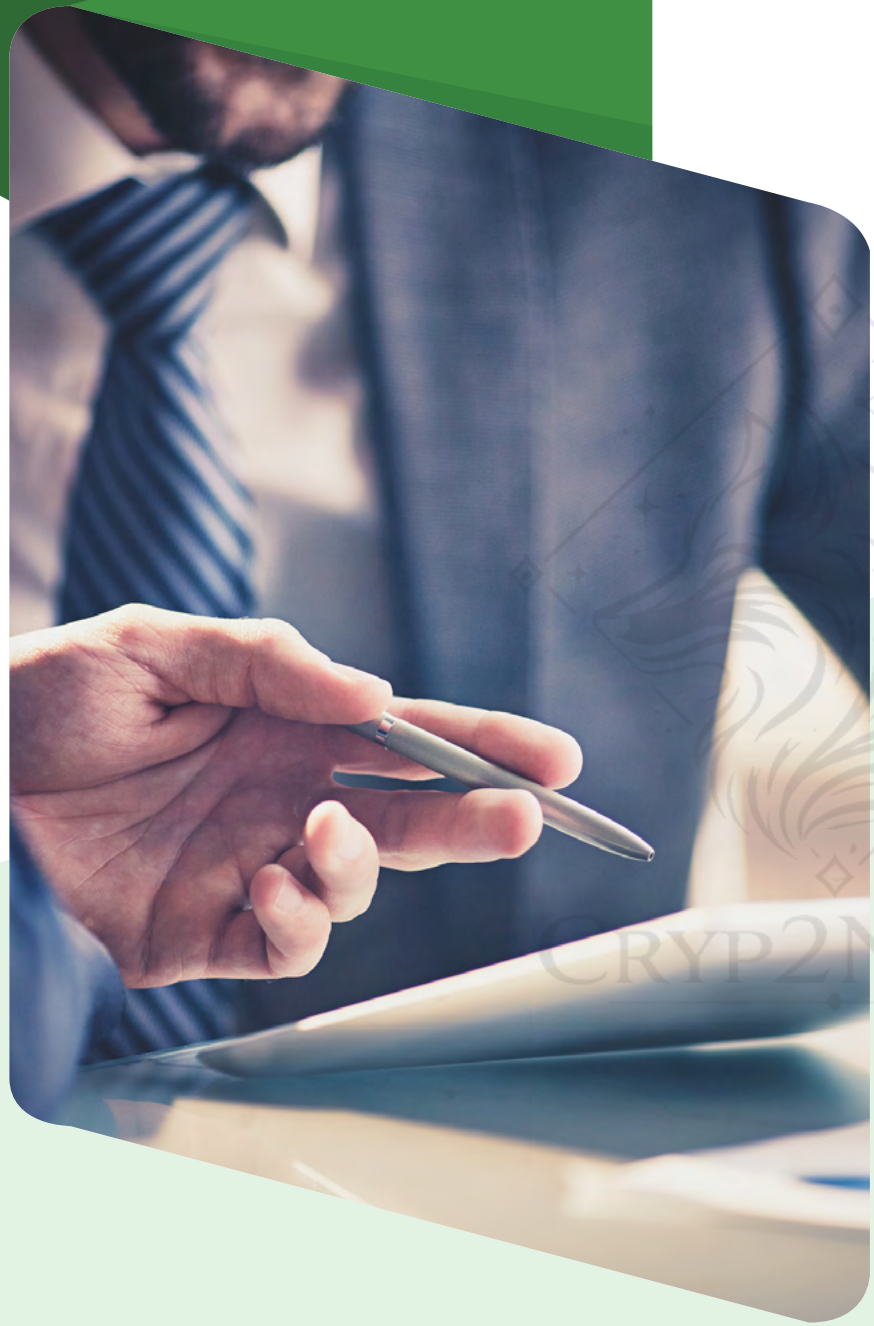
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We know that we can reach our goal without ICO, as we have already done a good job by creating our company using our own resources. Nevertheless, ICO will help us reach our goal in a much shorter amount of time; what is more important for us is that we will do it together!

Worldcore tokens are one of the best digital assets on the market to date, based on a profitable and actively developing business, working in one of the fastest growing areas - Fintech industry.



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INTEREST TO INVESTORS, PARTICIPATING IN ICO

Tokens are the stocks of the 21st century. Millions of exchange brokers worldwide earn millions by trading tokens at digital asset exchanges, such as Poloniex, Kraken, Bitfinex, GDAX, Bitstamp, etc.

The success of the stock market is largely due to the fact that the stocks reflect the shares in existing companies. However, today in the ICO market one can find a great number of tokens of non-existent companies. This is the problem!

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Usually, people without experience in the cryptocurrency industry cannot understand what ICO is and how can they profit from it. Since ICO is quite a new event on the financial market, not everyone knows the benefits of buying tokens at ICO.

Worldcore offers double profit to its investors. In addition to traditional pre-sale of tokens at the reduced price, the company will pay part of its annual profit to all those who supports its blockchain project.

ALL COMPANY'S FINANCIALS WILL BE SHOWN IN FINANCIAL REPORTS AND ALL THE INVESTORS OWNING THE TOKENS VALUED AT OVER USD 50,000 WILL HAVE AN ACCESS TO WORLDCORE REAL-TIME FINANCIAL REPORTS.



REASONS TO BECOME AN INVESTOR:



Token price is 10-30% lower than after official release;



You can sell your token immediately after ICO and gain profit;



Token price increases significantly after the launch;



30% of company profit will be distributed to token holders;



Each holder receives a revenue share in proportion to the number of tokens purchased;



The profit will be paid on March 31 of each year;



By participating in ICO you support your favorite company and participate in Fintech business.

WORLDCORE IS A WELL-ESTABLISHED COMPANY THAT HAS BEEN WORKING ON THE FINTECH MARKET FOR MORE THAN 2 YEARS ALREADY. WE EXISTED, EXIST AND WILL CONTINUE EXISTING! AND IT MEANS THAT ALL RISK FACTORS OF WRC TOKEN PURCHASES ARE MINIMIZED.

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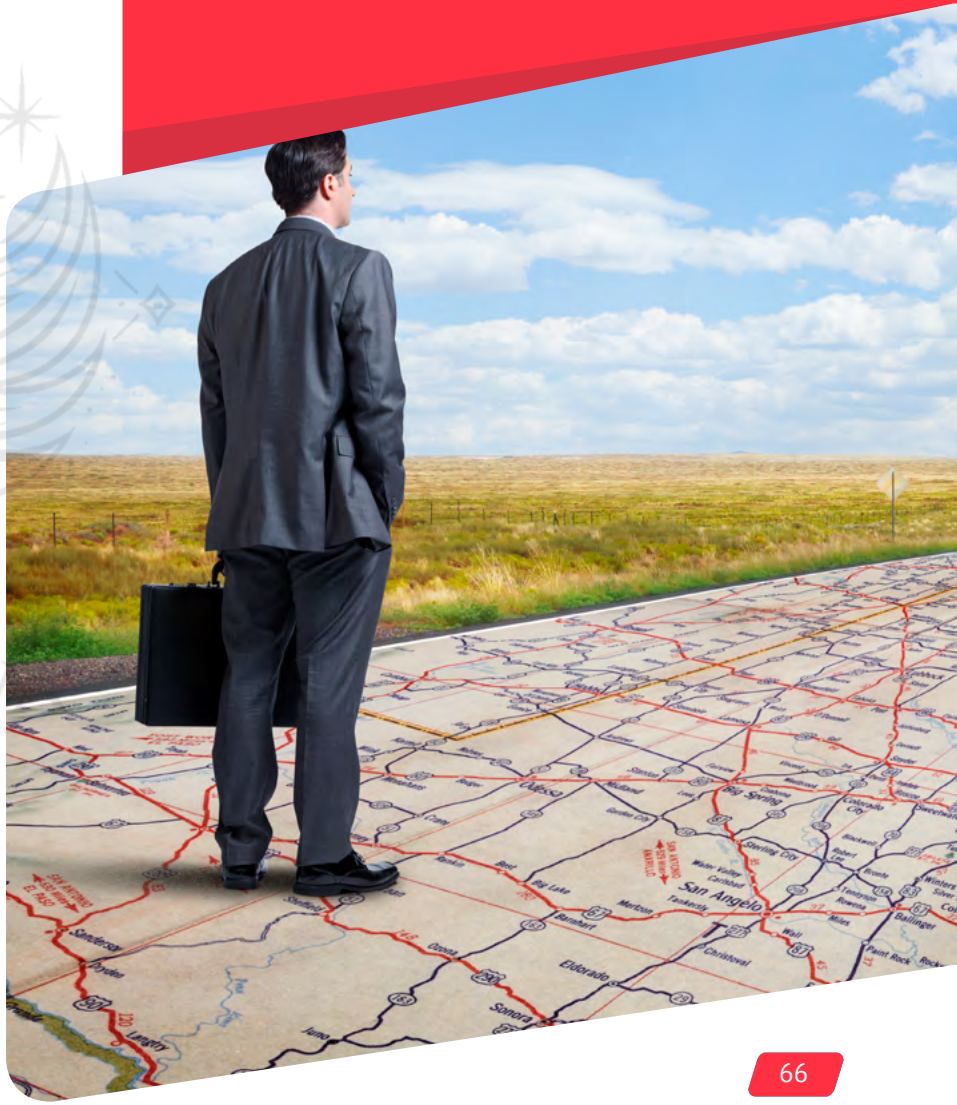
FINANCIAL ROADMAP FOR FUNDS RECEIVED

Very often we hear a question “Why do you need ICO?” Those who ask us are sure that we are going to launch some new product or something like that. In fact, most companies start their ICO to raise money to develop something new. Most companies but not Worldcore. We are a rapidly growing company with a wide array of products and healthy ambitions, and what we really want is to become a world-class financial institution.

WHAT IS A SUCCESSFUL ICO FOR US?

$5M

- Membership in VISA, MASTERCARD, CHINA UNIONPAY, SWIFT and SEPA networks. (Q1 2018)
- Launch of branded and co-branded prepaid debit cards for enterprises. (Q1 2018)
- Dedicated IBAN for every account. (Q1 2018)
- Extension of marketing budget, sales and marketing team to triple growth rate. (Q4 2017)
- Opening of 5 offices in EU countries with local targeted marketing, sales and support teams to increase attractiveness of Worldcore services to local audience. (Q2-Q3 2018)
- Launch of Worldcore-branded brokerage platform for blockchain assets trading. (Q2 2018)



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$10M

- Membership in JCB and American Express.
- Opening of 5 fully-packed offices in 5 more EU countries. (Q1 2019)
- Launch of UK-regulated Blockchain-powered P2P lending platform with unique features. (Q3 2018)

$25M

- Launch of Blockchain-based cash money transfer platform for easy and instant conversion of cryptocurrencies into cash and vice versa in 1000+ of pickup points internationally including all Worldcore offices. (Q1 2019)
- Launch of WorldcoreTV - the world's first 24/7 hybrid of TV channel and digital media focused on Fintech & BlockChain industries with online and international 24/7 broadcasting through Satellite and IPTV. (Q2 2018)
- Setting up WorldcoreTV advertising marketplace on auction basis to efficiently monetize WorldcoreTV. (Q3 2018)
- International indoor and outdoor marketing campaigns for all products in most of European countries

$50M

- Global transformation into a Swiss bank with revolutionary investment, loan, brokerage, insurance and payment products due to great friendliness of this jurisdictions to cryptocurrencies. (Q2-Q3 2019)
- Sponsorship of world-famous sport teams in football, hockey and racing championships to gain the highest brand visibility with further boosted revenue growth
- Setting up special and unique conditions for all ICO investors

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$100M

The hardcap (limit) of Worldcore ICO is 100m USD. All the funds exceeding 50m USD will be used for deeper market development, added to the Worldcore future bank capital and used for further IPO.

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WELCOME TO ICO OF WORLDCORE!

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PUBLICATION OF PROFIT REPORTS FOR WORLDCORE INVESTORS

Transparency and openness is the main condition of doing financial business online, especially if it comes to blockchain technologies. Worldcore is a fully transparent company that hides no secrets from its investors.

The report of Worldcore after ICO will include all the information related to that event. Detailed financial report, including profit payouts, will be shown in financial reports.

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However, not all the investors will be able to see real-time statistics from the first day since ICO is finished. Only the investors who have purchased he tokens for more than 50,000 USD will have an access to Worldcore financial statistics. The rest of the investors will just receive their revenue share in accordance with the number of tokens purchased and audited annual profit reports.

IN TOTAL, 30% OF COMPANY PROFIT WILL BE DISTRIBUTED TO TOKEN HOLDERS. PAYMENTS WILL BE MADE EVERY YEAR ON MARCH 31. PAYOUTS WILL BE AUTOMATICALLY PROCESSED IN ETHEREUM CRYPTOCURRENCY.

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TRADING WORLDCORE TOKENS AND PROFIT ON THEM

Tokens are the perfect way to participate in company's growth. In the case of Worldcore, the value of the company is profit, 30% of it in particular, which will be transferred to token holders. If slow money is not your style, it's time to think about trading. In the beginning of the 20th century, people earned billions from stock trading. What distinguishes those stocks from tokens? Nothing. This means that you can earn billions from token trading in the 21st century.



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WHAT HAPPENS AFTER ICO?

After ICO, the tokens will be traded on cryptocurrency exchanges. The token holders will be offered either to start trading or sell their assets at the market rate to fix a profit.

HOW TO CHOOSE AN EXCHANGE TO TRADE?

There are many exchanges, offering a wide array of deposit and withdrawal options. The users just need to choose the one that suits them the most. Here is a short list of the exchanges that can be used to start trading.

HOW TO START TRADING?

To start trading the token holders will be asked to create an account on the website of cryptocurrency exchange. Having registered with any of the exchanges, the token holders can go to the section with other cryptocurrencies, find the most suitable rate, and submit sell order. It is recommended to review several cryptocurrency exchanges before starting trading, as all the services have their own fees which may vary drastically.

The list of exchanges which can be used for trading of WRC tokens will be published at the end of ICO.

Today there are hundreds of exchanges on the market, and your future profit depends not on the name of the potential trading platform but on the purchase of WRC token.

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ALEXEY MASLOV

WORLDCORE FOUNDER'S MESSAGE TO INVESTORS

Worldcore is a reflection of me. I devoted more than three years to this project to offer the best payment products, introduce the most advanced security technologies, and to develop dynamically.

We became the №1 company in the Czech Republic and I am sure that in the next 2 years we will enter the top 20 in Europe. I have put my soul and invested more than 3 million euros of my personal funds to Worldcore, to make it the company you see and use today. And I believe that we will do better after getting invested through ICO, by boosting the company growth and extending our product portfolio..

Worldcore's ICO is a history in the making. By buying WRC tokens, you get an opportunity to participate in a great business success story while making money in the process.



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