



Crypto Credit Card

Business model

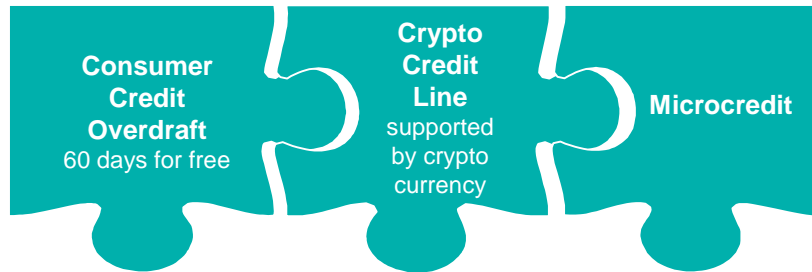
November 2017

Disclaimer

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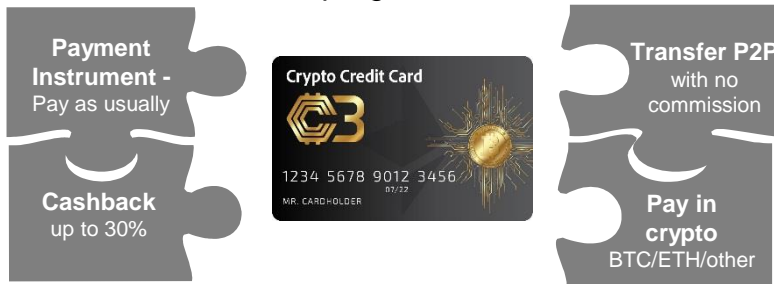
C3 is a platform able to simplify the management of cash, including crypto currencies, in one convenient wallet, make payments, select the most profitable credit product and invest in global crypto exchanges and investment funds

- ✓ Credit offers aggregator – Banks, Financing institutions and even individuals



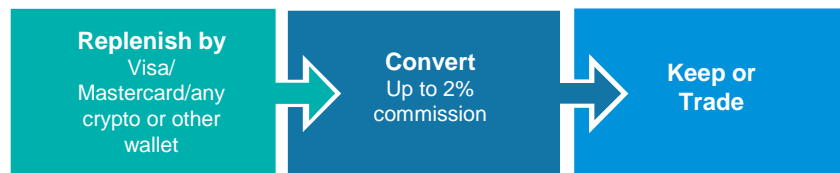
The clients of C3 will be able to invest the funds received through credit instruments to innovative projects and startups in the blockchain through the ICO, invest in crypto currency or professional investment funds

- ✓ Mobile bank with cashback programs all over the world



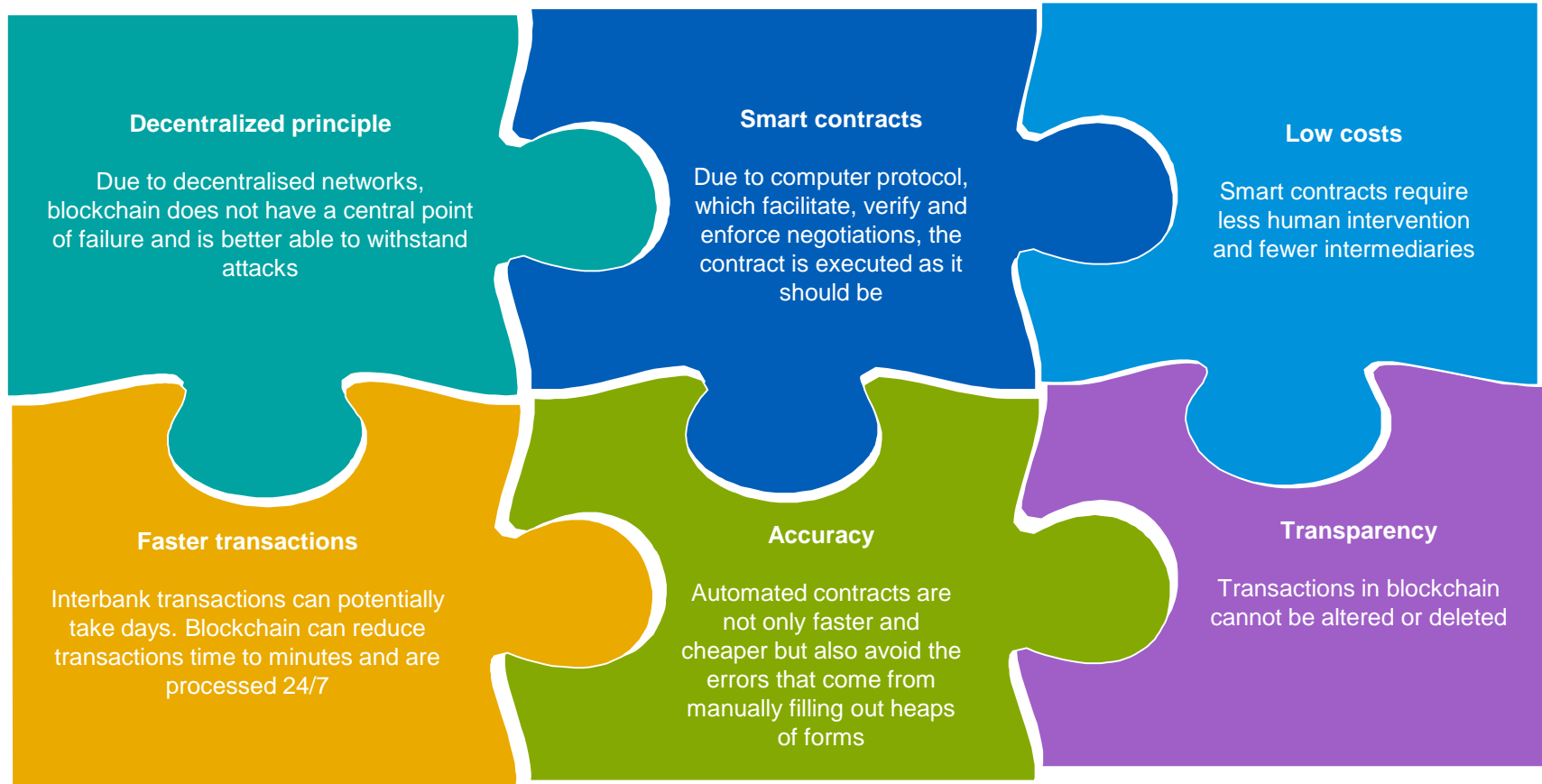
Crypto Credit Card is for paying everywhere both online and in existing payment terminals around the world (incl. by Apple Pay and Android Pay). The card issue is \$20 (or 1 CCCR token), service fee will not be charged during the first year, then it will be \$10 per annum

- ✓ Multi-currency wallet to keep and convert USD, Euro, domestic and crypto currency



Wallet is free of charge. It allows to convert money to crypto currency (with up to 2% commission), manage funds on top crypto market platforms or invest with help of professional traders

BLOCKCHAIN TECHNOLOGIES - what is blockchain?



Thanks to the blockchain technologies, and our platform in particular, we see a huge potential for making investment decisions, supporting innovative companies and maximizing the benefits for participants in the global market. Platform C3 solves the problem of access to credit markets in the countries around the world, provides the fast and reliable tool based on blockchain technology for rapid decision making by banks and opportunity to select the most profitable credit products for the clients

Market overview

BLOCKCHAIN INVESTMENT ATTRACTIVENESS

Blockchain is a \$200 billion potential for financing providers

- Total market cap of cryptocurrencies reached \$200 bn in November 2017, which means that the investment attractiveness of the blockchain has an incredible potential for credit institutions as financing providers for potential blockchain investors
- The adoption of cryptocurrencies depends solely on their value and ease of use. The use of crypto currency in the real sector of the economy and the ability to pay directly to the accounts in crypto will allow the cryptocurrency to further strengthen its positions in the world turnover



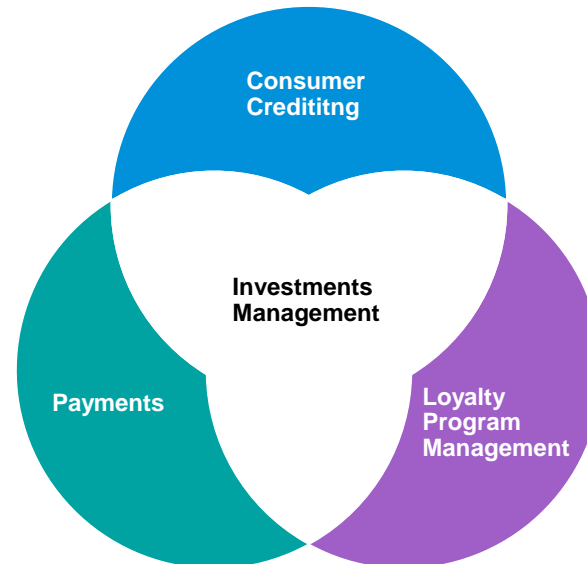
Source: <https://coinmarketcap.com/charts/>

Market overview

REMOTE BANKING SERVICES PERSPECTIVES

Banks can lose 40-60% of profits from their services by 2025 due to younger and flexible fintech companies by offering consumers cheaper and more convenient services

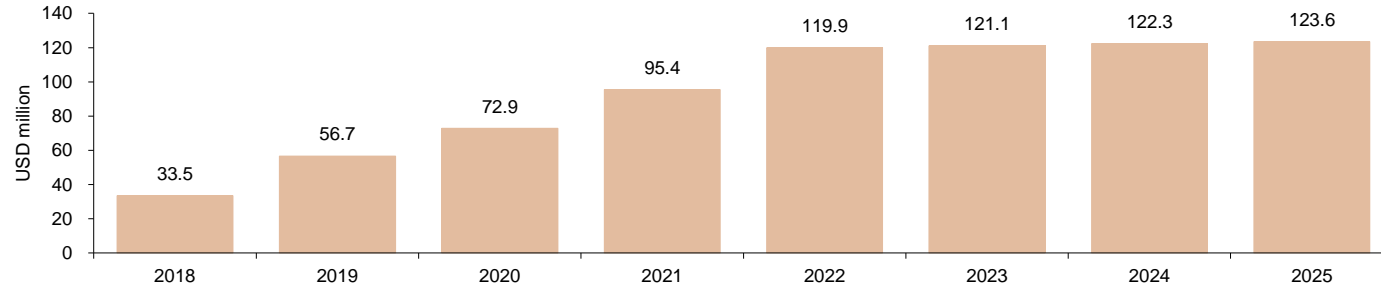
- According to Finalta World Bank research only 10-60% of banks' customers, depends on country, use remote banking services
- The level of penetration of remote banking services in the world is far behind the level of Internet penetration. According to a survey conducted by McKinsey in 2016 among the retail clients of the banking sector, the share of such consumers among urban Internet users in Europe is 60-70%, Russia (65%), North America (55%)
- In the B2C segment by 2025 the elements in the chain **Consumer Crediting – Payments – Investments Management – Loyalty Program Management** will be able to fully integrate into one complete ecosystem



Executive summary

BUSINESS DEVELOPMENT EXPENSES PROJECTION

Business development expenses projection

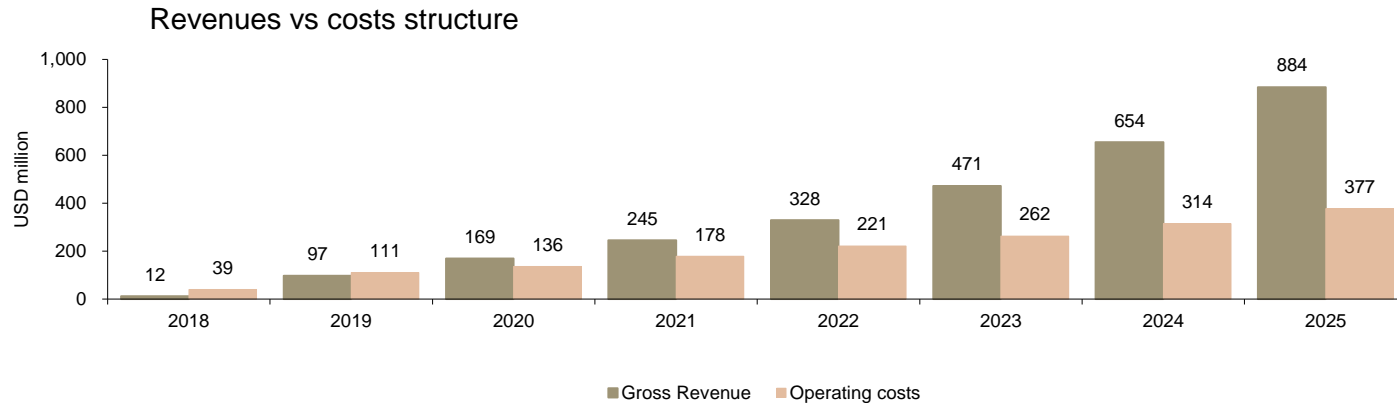


- Attracting the clients with potential to invest in blockchain will require significant business development expenses
- In long perspective we expect organic growth of the platform
- We are able to launch our platform with less business development expenses, but we assume that it could reach the turnover goals in longer time frames

Business development expenses projections (in USD million)	2018	2019	2020	2021	2022	2023	2024	2025
Access to exchanges	6.3	10.7	13.8	17.2	20.8	21.0	21.2	21.4
Technical support	3.0	4.5	5.6	6.8	8.1	8.2	8.3	8.4
Server hosting	0.02	0.1	0.2	0.2	0.3	0.3	0.3	0.3
Liquidity ensuring	0.3	1.5	2.3	3.1	4.0	4.1	4.1	4.1
Local offices and employees	3.9	6.8	10.2	14.0	17.9	18.1	18.3	18.5
Marketing and promotion	0.8	8.8	15.0	21.4	28.3	28.6	28.9	29.2
Licenses	14.7	9.3	4.3	3.9	3.9	3.9	4.0	4.0
Wallet development	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.8
Other operating and business development expenses	2.8	13.2	19.8	27.1	34.8	35.1	35.5	35.8
	33.5	56.7	72.9	95.4	119.9	121.1	122.3	123.6

Executive summary

REVENUE AND COSTS STRUCTURE



- Platform C3 revenue is expected to exceed operating costs by 2020-2021
- Expenses can be partially covered by proceeds from token sales
- We expect an intensive growth in Crypto Credit Card holders, users of multi-currency wallets and investors, willing to invest on global crypto markets via C3 platform
- The main categories of revenues are interest income, agency fees, currency conversion fees, card maintenance fees and plastic card issue fees
- The main categories of costs are currency conversion and withdrawal commissions, insurance costs, exchange and blockchain commissions, user attraction and platform development expenses

Executive summary

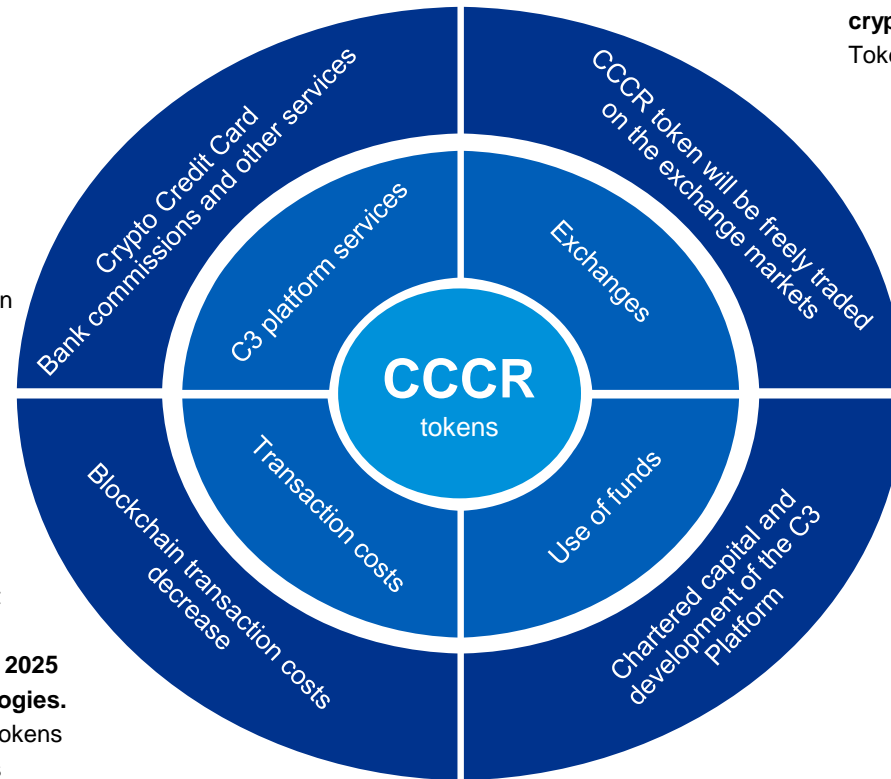
ASSUMPTIONS OF WHY DEMAND FOR C3 TOKENS IS EXPECTED TO GROW

CCCR holders could:

- Buy Crypto Credit Card for only 1 token (\$20 for others)
- Pay card maintenance fee in CCCR tokens
- Pay bank interest and principal in fiat or CCCR tokens
- Pay other fees in fiat or CCCR tokens

What is important: prices of services on the platform are fixed in fiat. That means that with tokens price increase, the cost of C3 services would decrease

With C3 turnover growth we expect transaction and commission costs decrease **up to 10 times down by 2025 prompted by blockchain technologies.** We expect the demand for CCCR tokens to grow in line with the transactions turnover volume on C3 platform



At the moment C3 is preliminary discuss **agreements with several leading cryptoexchanges** to list CCCR after the Token sale end

The company plans to obtain a payment system status and bank licences. At the first stage we will obtain bank license of Swiss Bank. The company also plans to **invest in the chartered capital, development of the C3 Platform and user attraction**

Contribute now:

cryptocreditcard.io

Ask questions:

info@cccr.io



Sergey Salynin
CEO

"I am glad to lead the project that offer a high-quality service in the intensively developing cryptocurrency market. Our products may enforce the Crypto Credit Card holders to start of their own business or invest in blockchain even if never faced with it before as simple as to keep funds in fiats"